

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Northern District of Illinois, Eastern Division</b>		<b>Voluntary Petition</b>															
Name of Debtor (if individual, enter Last, First, Middle): <b>Deaton, Gary Lee</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Deaton, Michele L</b>															
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):															
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-4600</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-9894</b>															
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>180 Peachtree Lane</b> <b>West Chicago, IL 60185</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>180 Peachtree Lane</b> <b>West Chicago, IL 60185</b>															
County of Residence or of the Principal Place of Business: <b>Du Page</b>		County of Residence or of the Principal Place of Business: <b>Du Page</b>															
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):															
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																	
<b>Venue</b> (Check any applicable box) <p> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.     </p>																	
<b>Type of Debtor</b> (Check all boxes that apply) <p> <input checked="" type="checkbox"/> Individual(s)      <input type="checkbox"/> Railroad  <input type="checkbox"/> Corporation      <input type="checkbox"/> Stockbroker  <input type="checkbox"/> Partnership      <input type="checkbox"/> Commodity Broker  <input type="checkbox"/> Other _____      <input type="checkbox"/> Clearing Bank       </p>		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <p> <input checked="" type="checkbox"/> Chapter 7      <input type="checkbox"/> Chapter 11      <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 9      <input type="checkbox"/> Chapter 12  <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding       </p>															
<b>Nature of Debts</b> (Check one box) <p> <input checked="" type="checkbox"/> Consumer/Non-Business      <input type="checkbox"/> Business       </p>		<b>Filing Fee</b> (Check one box) <p> <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.)          Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.          Rule 1006(b). See Official Form No. 3.       </p>															
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <p> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101  <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)       </p>		<b>THIS SPACE IS FOR COURT USE ONLY</b>															
<b>Statistical/Administrative Information</b> (Estimates only) <p> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.  <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.       </p>																	
Estimated Number of Creditors      1-15      16-49      50-99      100-199      200-999      1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																	
<b>Estimated Assets</b> <table> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										
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\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Document	Page 2 of 39	FORM B1, Page 2
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)				
Location Where Filed: - <b>None</b> -		Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)				
Name of Debtor: <b>Landscape Resources, Inc.</b>		Case Number: <b>05-28453</b>	Date Filed: <b>7/18/05</b>	
District: <b>Northern District of Illinois, Eastern Division</b>		Relationship: <b>Corporation owned by Gary Deaton</b>	Judge: <b>Manuel Barbosa</b>	
<b>Signatures</b>				
<p><b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>				
<p><b>X</b> <u>/s/ Gary Lee Deaton</u> Signature of Debtor <b>Gary Lee Deaton</b></p>				
<p><b>X</b> <u>/s/ Michele L Deaton</u> Signature of Joint Debtor <b>Michele L Deaton</b></p>				
<p>Telephone Number (If not represented by attorney) <b>July 7, 2005</b> Date</p>				
<p><b>X</b> <u>Signature of Attorney</u> <b>X</b> <u>/s/ Stephen J. Costello</u> Signature of Attorney for Debtor(s) <b>Stephen J. Costello 6187315</b> Printed Name of Attorney for Debtor(s) <b>Costello &amp; Costello</b> Firm Name <b>19 N. Western Ave. (RT 31)</b> <b>Carpentersville, IL 60110</b></p>				
<p>Address <b>Email: steve@costellolaw.com</b> <b>847-428-4544 Fax: 847-428-4694</b> Telephone Number <b>July 7, 2005</b> Date</p>				
<p><b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>				
<p><b>X</b> <u>Signature of Authorized Individual</u> Printed Name of Authorized Individual <b>Title of Authorized Individual</b> Date</p>				
<p><b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>				
<p><b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>				
<p><b>X</b> <u>/s/ Stephen J. Costello</u> <b>July 7, 2005</b> Signature of Attorney for Debtor(s) <b>Stephen J. Costello 6187315</b></p>				
<p><b>Exhibit C</b> Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>				
<p><b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>				
<p>Printed Name of Bankruptcy Petition Preparer</p>				
<p>Social Security Number (Required by 11 U.S.C. § 110(c.))</p>				
<p>Address</p>				
<p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p>				
<p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p>				
<p><b>X</b> <u>Signature of Bankruptcy Petition Preparer</u> Date</p>				
<p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>				

United States Bankruptcy Court  
Northern District of Illinois, Eastern Division

In re **Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

**7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,505,000.00		
B - Personal Property	Yes	3	7,800.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		1,370,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		585,902.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		109,538.64	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,580.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			6,476.00
Total Number of Sheets of ALL Schedules		20			
	Total Assets		1,512,800.00		
		Total Liabilities		2,065,440.64	

In re

**Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE A. REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Petitioners own real estate residence located at 180 Peachtree, West Chicago, Illinois 60185</b>	<b>Fee simple</b>	<b>J</b>	<b>425,000.00</b>	<b>450,000.00</b>
<b>Gary owns real estate located at 1135 South Lake St., Montgomery, Illinois 60538.</b>		<b>H</b>	<b>900,000.00</b>	<b>750,000.00</b>
<b>Petitioners own real estate located at 2479 West 960 North, Hurricane, Utah 84737</b>	<b>Fee simple</b>	<b>J</b>	<b>170,000.00</b>	<b>165,000.00</b>
<b>Petitioners have time share/one week Orange Lake Resort, Kississmee, Florida</b>		<b>J</b>	<b>10,000.00</b>	<b>5,000.00</b>
<hr/>				
				<b>Sub-Total &gt; 1,505,000.00 (Total of this page)</b>
				<b>Total &gt; 1,505,000.00</b>

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking account at DuPage National Bank West Chicago, Illinois</b>	J	<b>200.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Three rooms household furniture, furnishings &amp; supplies</b>	J	<b>2,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Necessary wearing apparel (each \$200.00)</b>	J	<b>400.00</b>
7. Furs and jewelry.		<b>Watches</b>	J	<b>200.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Life Insurance</b>	J	<b>3,000.00</b>
				<b>Sub-Total &gt; (Total of this page)</b>
				<b>6,300.00</b>

2 continuation sheets attached to the Schedule of Personal Property

In re **Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Landscape Resources, Inc. - 100% of stock</b> <b>Eco Source, Inc. - 100% of Stock</b>	H J	<b>0.00</b> <b>0.00</b>
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				Sub-Total > (Total of this page) <b>0.00</b>

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re **Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.		<b>Stabilator</b>	H	<b>0.00</b>
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1979 MG Midget</b>	W	<b>1,500.00</b>
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > **1,500.00**  
(Total of this page)  
Total > **7,800.00**

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re

**Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

*[Check one box]*

11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.  
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b>Real Property</b>			
Petitioners own real estate residence located at 180 Peachtree, West Chicago, Illinois 60185	735 ILCS 5/12-901	15,000.00	425,000.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Checking account at DuPage National Bank West Chicago, Illinois	735 ILCS 5/12-1001(b)	200.00	200.00
<b>Household Goods and Furnishings</b>			
Three rooms household furniture, furnishings & supplies	735 ILCS 5/12-1001(b)	2,000.00	2,500.00
<b>Wearing Apparel</b>			
Necessary wearing apparel (each \$200.00)	735 ILCS 5/12-1001(a) 735 ILCS 5/12-1001(a)	200.00 200.00	400.00
<b>Furs and Jewelry</b>			
Watches	735 ILCS 5/12-1001(b)	200.00	200.00
<b>Interests in Insurance Policies</b>			
Life Insurance	735 ILCS 5/12-1001(b)	1,600.00	3,000.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
1979 MG Midget	735 ILCS 5/12-1001(c)	1,200.00	1,500.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T  U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.							
Countrywide Home Loans P O Box 660694 Dallas Tx 75266-0694	J		First mortgage on real estate residence  Petitioners own real estate residence located at 180 Peachtree, West Chicago, Illinois 60185			180,000.00	0.00
			Value \$ 425,000.00				
Account No.							
Orange Lake Resort Kississmee, Florida	J		Time Share  Petitioners have time share/one week Orange Lake Resort, Kississmee, Florida			5,000.00	0.00
			Value \$ 10,000.00				
Account No.							
Steve Slaw 2250 Point Blvd Elgin, IL 60123	J		Second mortgage on real estate  Petitioners own real estate located at 2479 West 960 North, Hurricane, Utah 84737			50,000.00	0.00
			Value \$ 170,000.00				
Account No. 01-09875-062940013-6			2003  First mortgage on real estate  Petitioners own real estate located at 2479 West 960 North, Hurricane, Utah 84737			115,000.00	0.00
Washington Mutual Mortgage 5300 SW Meadows Road Suite 250 Lake Oswego, OR 97035	J		Value \$ 170,000.00				
1 continuation sheets attached				Subtotal (Total of this page)		350,000.00	

In re **Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.		<b>Second Mortgage on residence</b>  Petitioners own real estate residence located at 180 Peachtree, West Chicago, Illinois 60185					
West Suburban Bank 711 S Meyers Road Lombard, IL 60148	J	Value \$ 425,000.00				270,000.00	25,000.00
Account No.		<b>Mortgage on real estate</b>  Gary owns real estate located at 1135 South Lake St., Montgomery, Illinois 60538.					
West Suburban Bank c/o Giagnorio & Robertelli 130 S Bloomingdale Rd Bloomingdale, IL 60108-0726	H	Value \$ 900,000.00				750,000.00	0.00
Account No.		Value \$					
Account No.		Value \$					
Account No.		Value \$					
Account No.		Value \$					

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Subtotal (Total of this page)	<u>1,020,000.00</u>
Total (Report on Summary of Schedules)	<u>1,370,000.00</u>

In re **Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

**Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

**Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

**SCHEDEULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				
			CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.		Unemployment taxes for business-LRI			X	91,030.00	91,030.00
II Dept. of Employment Sec P O Box 802551 Chicago, IL 60680-2551	J	State Taxes for business-LRI			X	32,700.00	32,700.00
Account No.		Business taxes - W/H Taxes for LRI			X	448,619.00	448,619.00
Illinois Department of Rev P O Box 19025 Springfield, IL 62794-9025	J						
Account No.		2004 Real estate taxes				13,553.00	13,553.00
Kane County Collector David J. Rickert 719 S Batavia Ave-Bldg A Geneva, IL 60134	J						
Account No.							
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims						Subtotal (Total of this page)	585,902.00
						Total (Report on Summary of Schedules)	585,902.00

In re

**Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.			Med. services				
<b>Alexian Brothers St.Alexius Medical Center 1555 Barrington Road Hoffman Estates, IL 60194</b>	J						<b>634.14</b>
Account No.			Credit card charges				
<b>American Eagle</b>	J						<b>150.00</b>
Account No.			Credit card charges				
<b>Carson Pirie Scott P O Box 17633 Baltimore, Md 21297-1633</b>	J						<b>1,500.00</b>
Account No.			Lawsuit - business				
<b>Cary Concrete Products, Inc c/o Fuchs &amp; Roselli Ltd 311 S County Farm Rd, Ste A Wheaton, IL 60187</b>	J						<b>Unknown</b>
<b>6</b> continuation sheets attached			Subtotal (Total of this page)				<b>2,284.14</b>

In re **Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Medical services</b>				
Center for Surgery	J					2,380.00
Account No.		<b>Med. services</b>				
Central DuPage Anesthesiologists	J					1,440.00
Account No.		<b>Med. services</b>				
Central DuPage Hospital 0N025 Winfield Road Winfield, IL 60190-1295	J					739.55
Account No. 838241		<b>Business debt</b>				
Continental Recovery & Fili (United Rentals) 2051 Royal Avenue Simi Valley, CA 93065	J					10,882.57
Account No.		<b>Med. services</b>				
Delnor Community Hospital 300 Randall Road Geneva, IL 60134	J					102.30
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				15,544.42

In re **Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>6011 3005 2004 4049</b>		<b>Business - credit card charges</b>				
Discover P O Box 15316 Wilmington, De 19850	J					<b>9,039.00</b>
Account No. <b>Case No. 05 C 3561</b>		<b>Business debt - Bonds</b>				
First Nat Ins Co of America 2800 W Higgins Rd - #1100 Hoffman Estate, IL 60195	J					<b>Unknown</b>
Account No. <b>Bone #62701364;Claim#050489502</b>		<b>2005 Business debt</b>				
First National Surety (Halquist Stone Co) 2800 W Higgins Rd #1000 Schaumburg, IL 60195-5205	J					<b>7,932.88</b>
Account No.		<b>Business - bonds for projects/various jobs</b>				
First Sealord Surety Inc 33 Rock Hill Road Bala Cynwyd, Pa 19004	J					<b>Unknown</b>
Account No. <b>Bond no. 6271390</b>		<b>Business</b>				
Fox Waterway Agency/GISSL c/o Zukowski Rogers et al 50 Virginia Street Crystal Lake, IL 60014	J					<b>Unknown</b>
Sheet no. <b>2</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>16,971.88</b>

In re

**Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No.		Credit card charges				
Kohl's P O Box 2983 Milwaukee, Wi 53201-2983	J					450.00
Account No.		Med. services				
Loyola	J					3,698.52
Account No.		Credit card charges				
Marshall Field's PO Box 94578 Cleveland, Oh 44101-4578	J					300.00
Account No. 5466 1601 5777 3175		Business - credit card charges				
Mastercard A Advantage	J					24,977.00
Account No. 5490 9955 6703 9562		Business - credit card charges				
MBNA Mastercard AOPA	J					22,912.00
Sheet no. 3 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				52,337.52

In re

**Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B E T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CON T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No.		Business - credit card charges				
MBNA RCI Reward	J					10,001.00
Account No. <b>Case No. 2:05 cv 094</b>		2005 Judgment Business				
Mid Central Operating Engin c/o Wright Shagley Lowery 500 Ohio Street Terre Haute, IN 47808-8448	J					9,115.63
Account No.		Med. services				
Northwestern Med. Faculty PO Box 75494 Chicago, IL. 60675-5494	J					57.00
Account No.		Med. services				
Quest Diagnostics 1355 Mittel Boulevard Wood Dale, IL 60191-1024	J					63.55
Account No.		Med. services				
Radiology Imaging Consult Dept 77-9413 Chicago, IL 60678-9413	J					96.00
Sheet no. <b>4</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>19,333.18</b>

In re **Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Business</b>				
Railroad Maint & Ind.Health c/o Cavanagh & O'Hara 407 E Adams Street Springfield, IL 62705	J					Unknown
Account No.		<b>Med. services</b>				
Rehabilitation Inst of Chi	J					78.92
Account No.		<b>Credit card charges</b>				
Sears P O Box 182149 Columbus, Oh 43218-2149	J					1,300.00
Account No.		<b>Med. services</b>				
St Alexus Medical Center 21219 Network Place Chicago, IL. 60673-1212	J					139.58
Account No.		<b>Credit card charges</b>				
Victoria's Secret P O Box 182128 Columbus, Oh 43218-2128	J					325.00
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>1,843.50</u>

In re **Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Credit card charges				
<b>Von Maur Credit Card PO Box 9135 Des Moines, Ia. 50306-9135</b>	J					<b>125.00</b>
Account No.		Business Bonds - project/numerous jobs				
<b>West Bend Mutual Company 1900 South 18th Street West Bend, Wisconsin</b>	J					<b>Unknown</b>
Account No. various account nos.		Business loans				
<b>West Suburban Bank c/o Giagnorio &amp; Robertelli 130 S Bloomingdale Rd Bloomingdale, IL 60108-0726</b>	J					<b>Unknown</b>
Account No.		Business bonds - projects/numerous jobs				
<b>Western Surety Company 101 S Phillips Ave Sioux Falls, South Dakota</b>	J					<b>Unknown</b>
Account No.		Services				
<b>Winfield Fire Protection</b>	J					<b>1,099.00</b>
Sheet no. <b>6</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>1,224.00</b>
		Total (Report on Summary of Schedules)				<b>109,538.64</b>

In re

**Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**1st National Ins. Co of  
America**

**Bonds for Business - jobs/numerous**

**First Sealord Surety Inc**

**Bonds for business - projects/numerous jobs**

**West Bend Mutual Co.**

**Bonds for business - projects/numerous jobs**

**Western Surety Company**

**Bonds for business - projects/numerous jobs**

In re

**Gary Lee Deaton,  
Michele L Deaton**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

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NAME AND ADDRESS OF CODEBTOR

---

NAME AND ADDRESS OF CREDITOR

---



In re **Gary Lee Deaton**  
**Michele L Deaton**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$ <b>2,586.00</b>
Are real estate taxes included?	Yes <u>X</u>	No _____
Is property insurance included?	Yes _____	No <u>X</u>
Utilities:		
Electricity and heating fuel		\$ <b>250.00</b>
Water and sewer		\$ <b>100.00</b>
Telephone		\$ <b>70.00</b>
Other <u>Garbage &amp; Cable TV</u>		\$ <b>95.00</b>
Home maintenance (repairs and upkeep)		\$ <b>150.00</b>
Food		\$ <b>500.00</b>
Clothing		\$ <b>100.00</b>
Laundry and dry cleaning		\$ <b>25.00</b>
Medical and dental expenses		\$ <b>600.00</b>
Transportation (not including car payments)		\$ <b>400.00</b>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <b>50.00</b>
Charitable contributions		\$ <b>0.00</b>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$ <b>100.00</b>
Life		\$ <b>200.00</b>
Health		\$ <b>0.00</b>
Auto		\$ <b>0.00</b>
Other		\$ <b>0.00</b>
Taxes (not deducted from wages or included in home mortgage payments)		\$ <b>0.00</b>
(Specify) _____		
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto		\$ <b>0.00</b>
Other		\$ <b>0.00</b>
Other		\$ <b>0.00</b>
Other		\$ <b>0.00</b>
Alimony, maintenance, and support paid to others		\$ <b>0.00</b>
Payments for support of additional dependents not living at your home		\$ <b>1,000.00</b>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <b>0.00</b>
Other <u>Misc. personal care haircuts, etc.</u>		\$ <b>150.00</b>
Other <u>School expenses, activities</u>		\$ <b>100.00</b>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$ <b>6,476.00</b>
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.		
A. Total projected monthly income		\$ <b>N/A</b>
B. Total projected monthly expenses		\$ <b>N/A</b>
C. Excess income (A minus B)		\$ <b>N/A</b>
D. Total amount to be paid into plan each		\$ <b>N/A</b>
	(interval)	

**United States Bankruptcy Court  
Northern District of Illinois, Eastern Division**

In re Gary Lee Deaton  
Michele L Deaton

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date July 7, 2005

Signature /s/ Gary Lee Deaton  
**Gary Lee Deaton**  
Debtor

Date July 7, 2005

Signature /s/ Michele L Deaton  
**Michele L Deaton**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Northern District of Illinois, Eastern Division

In re **Gary Lee Deaton**  
**Michele L Deaton**

Debtor(s)

Case No.  
Chapter

7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

---

**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$43,800.00	2005 Approx. -him
\$108,500.00	2004 Approx - him
\$108,000.00	2003 Approx. - him
\$10,200.00	2005 Approx. - her
\$25,300.00	2004 Approx. - her
\$16,000.00	2003 Approx. - her

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

**3. Payments to creditors**

None  a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Countrywide Home Loans</b>	<b>6/27/05</b>	<b>\$5,335.00</b>	<b>\$0.00</b>
<b>Washington Mutual</b>	<b>6/27/05</b>	<b>\$2,041.00</b>	<b>\$0.00</b>
<b>LRI</b>	<b>June, 2005 and May, 2005</b>	<b>\$16,347.00</b>	<b>\$0.00</b>
<b>LRI</b>	<b>April, 2005</b>	<b>\$5,300.00</b>	<b>\$0.00</b>
<b>Chris Deaton</b>	<b>June, 2005</b>	<b>\$2,500.00</b>	<b>\$0.00</b>
<b>Walgreens</b>	<b>April, May, June, 2005</b>	<b>\$2,400.00</b>	<b>\$0.00</b>

None  b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>First National Insurance Co. of America vs. Landscape Resources/WET Case no. 05C 3561</b>	<b>Indemnity Complaint</b>	<b>US Dist Ct., No. Dist. Eastern Div</b>	<b>pending</b>
<b>Conserv FS Inc vs. Gary Deaton Case No. 05 M1 140899</b>	<b>Collection</b>	<b>Cook County, Illinois</b>	<b>pending</b>
<b>Lindahl Bros. Inc. vs. LRI Case No. 2005CH000871</b>	<b>Judgment</b>	<b>DuPage County, Illinois</b>	<b>pending</b>
<b>J R Simplot Co. vs. Gary Deaton/LRI Case No. AR K 05 924</b>	<b>Collections</b>	<b>Kane County, Illinois</b>	<b>pending</b>

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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**6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Stephen J. Costello, Attorney 19 North Western Ave. (Rt. 31) Carpentersville, IL 60110</b>	<b>7/05/05</b>	<b>Paid \$209.00 court costs plus attorney fees \$2500.00 to file joint Chapter 7 bankruptcy.</b>

**10. Other transfers**

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Steve Slaw</b>		<b>Second mortgage on Utah house for \$50,000.00 to repay Waters Edge expenses</b>

**11. Closed financial accounts**

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None  If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>Landscape Resources, Inc.</b>		<b>1135 So. Lake St. Montgomery, II.</b>	<b>Landscape construction</b>	<b>June, 1991 to present</b>
<b>Waters Edge Tech.</b>		<b>1135 So. Lake Street Montgomery, II.</b>	<b>Stabilator Rep.</b>	<b>January 1998 to May 2005</b>
<b>Eco Source, Inc.</b>		<b>1135 So. Lake Street Montgomery, II.</b>	<b>Erosion Control Products, Rep.</b>	<b>Sept., 1997 to present</b>

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
<b>Sikich, Gardner &amp; C LLP Aurora, II.</b>	<b>1998 to 2004</b>
<b>Eilts Assoc. Chicago, II.</b>	<b>2004 to 2005</b>

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
<b>Gary Deaton</b>	<b>180 Peachtree Lane West Chicago, II.</b>

None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

**21 . Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE  
**President**

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP  
**100%**

**LRI**  
**1135 So Lake**  
**Montgomery, IL.**

**Eco-Source**  
**1135 So. Lake**  
**Montgomery, IL.**

**WatersEdge**  
**1135 So. Lake**  
**Montgomery, IL.**

**President**

**100%**

**0**

**22 . Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS  
**Brian Baumgartner**

TITLE  
**Vice President**

DATE OF TERMINATION  
**Sept, 2004**

**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
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**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 7, 2005

Signature /s/ Gary Lee Deaton  
**Gary Lee Deaton**  
Debtor

Date July 7, 2005

Signature /s/ Michele L Deaton  
**Michele L Deaton**  
Joint Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court  
Northern District of Illinois, Eastern Division

In re Gary Lee Deaton  
Michele L Deaton

Debtor(s)

Case No.  
Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

**Description of Property**  
**-NONE-**

**Creditor's name**

*b. Property to Be Retained*

*[Check any applicable statement.]*

	Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1.	<b>Petitioners own real estate residence located at 180 Peachtree, West Chicago, Illinois 60185</b>	<b>Countrywide Home Loans</b>			<input checked="" type="checkbox"/>
2.	<b>Petitioners have time share/one week Orange Lake Resort, Kississmee, Florida</b>	<b>Orange Lake Resort</b>			<input checked="" type="checkbox"/>
3.	<b>Petitioners own real estate located at 2479 West 960 North, Hurricane, Utah 84737</b>	<b>Steve Slaw</b>			<input checked="" type="checkbox"/>
4.	<b>Petitioners own real estate located at 2479 West 960 North, Hurricane, Utah 84737</b>	<b>Washington Mutual Mortgage</b>			<input checked="" type="checkbox"/>
5.	<b>Petitioners own real estate residence located at 180 Peachtree, West Chicago, Illinois 60185</b>	<b>West Suburban Bank</b>			<input checked="" type="checkbox"/>
6.	<b>Gary owns real estate located at 1135 South Lake St., Montgomery, Illinois 60538.</b>	<b>West Suburban Bank</b>			<input checked="" type="checkbox"/>

Date July 7, 2005

Signature /s/ Gary Lee Deaton  
Gary Lee Deaton  
Debtor

Date July 7, 2005

Signature /s/ Michele L Deaton  
Michele L Deaton  
Joint Debtor

**United States Bankruptcy Court**  
**Northern District of Illinois, Eastern Division**

In re **Gary Lee Deaton**  
**Michele L Deaton**

Debtor(s)

Case No.

Chapter

7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<b>2,500.00</b>
Prior to the filing of this statement I have received.....	\$	<b>2,500.00</b>
Balance Due.....	\$	<b>0.00</b>

2. The source of the compensation paid to me was:

Debtor       Other (specify):

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. **None**

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Exemption planning:**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding; negotiations with secured creditors to reduce to market value; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: July 7, 2005

/s/ Stephen J. Costello

Stephen J. Costello 6187315

Costello & Costello

19 N. Western Ave. (RT 31)

Carpentersville, IL 60110

847-428-4544 Fax: 847-428-4694

steve@costellolaw.com

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION  
NOTICE TO CONSUMER DEBTOR OF AVAILABLE CHAPTERS

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

/s/ Gary Lee Deaton

Debtor's Signature

/s/ Michele L Deaton

Joint Debtor's Signature

July 7, 2005

Date

Case Number

**United States Bankruptcy Court  
Northern District of Illinois, Eastern Division**

In re

**Gary Lee Deaton  
Michele L Deaton**

Debtor(s)

Case No.  
Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: July 7, 2005

/s/ Gary Lee Deaton

**Gary Lee Deaton**

Signature of Debtor

Date: July 7, 2005

/s/ Michele L Deaton

**Michele L Deaton**

Signature of Debtor

Gary Lee Deaton  
180 Peachtree Lane  
West Chicago, IL 60185

Alexian Brothers  
St.Alexius Medical Center  
1555 Barrington Road  
Hoffman Estates, IL 60194

American Eagle

Carson Pirie Scott  
P O Box 17633  
Baltimore, Md 21297-1633

Cary Concrete Products, Inc  
c/o Fuchs & Roselli Ltd  
311 S County Farm Rd, Ste A  
Wheaton, IL 60187

Center for Surgery

Central DuPage  
Anesthesiologists

Central DuPage Hospital  
0N025 Winfield Road  
Winfield, IL 60190-1295

Continental Recovery & Fili  
(United Rentals)  
2051 Royal Avenue  
Simi Valley, CA 93065

Countrywide Home Loans  
P O Box 660694  
Dallas Tx 75266-0694

Delnor Community Hospital  
300 Randall Road  
Geneva, IL 60134

Discover  
P O Box 15316  
Wilmington, De 19850

First Nat Ins Co of America  
2800 W Higgins Rd - #1100  
Hoffman Estate, IL. 60195

First National Surety  
(Halquist Stone Co)  
2800 W Higgins Rd #1000  
Schaumburg, IL 60195-5205

First Sealord Surety Inc  
33 Rock Hill Road  
Bala Cynwyd, Pa 19004

Fox Waterway Agency/GISSL  
c/o Zukowski Rogers et al  
50 Virginia Street  
Crystal Lake, IL 60014

IL Dept. of Employment Sec  
P O Box 802551  
Chicago, IL 60680-2551

Illinois Department of Rev  
P O Box 19025  
Springfield, IL 62794-9025

Internal Revenue Service  
Department of the Treasury  
Cincinnati, Oh 45999-0030

Kane County Collector  
David J. Rickett  
719 S Batavia Ave-Bldg A  
Geneva, IL 60134

Kohl's  
P O Box 2983  
Milwaukee, Wi 53201-2983

Loyola

Marshall Field's  
PO Box 94578  
Cleveland, Oh 44101-4578

Mastercard A Advantage

MBNA Mastercard AOPA

MBNA RCI Reward

Mid Central Operating Engin  
c/o Wright Shagley Lowery  
500 Ohio Street  
Terre Haute, IN 47808-8448

Northwestern Med. Faculty  
PO Box 75494  
Chicago, IL. 60675-5494

Orange Lake Resort  
Kississmee, Florida

Quest Diagnostics  
1355 Mittel Boulevard  
Wood Dale, IL 60191-1024

Radiology Imaging Consult Dept 77-9413 Chicago, IL 60678-9413	Railroad Maint & Ind.Health c/o Cavanagh & O'Hara 407 E Adams Street Springfield, IL 62705	Rehabilitation Inst of Chi
Sears P O Box 182149 Columbus, Oh 43218-2149	St Alexus Medical Center 21219 Network Place Chicago, IL. 60673-1212	Steve Slaw 2250 Point Blvd Elgin, IL 60123
Victoria's Secret P O Box 182128 Columbus, Oh 43218-2128	Von Maur Credit Card PO Box 9135 Des Moines, Ia. 50306-9135	Washington Mutual Mortgage 5300 SW Meadows Road Suite 250 Lake Oswego, OR 97035
West Bend Mutual Company 1900 South 18th Street West Bend, Wisconsin	West Suburban Bank 711 S Meyers Road Lombard, IL 60148	West Suburban Bank c/o Giagnorio & Robertelli 130 S Bloomingdale Rd Bloomingdale, IL 60108-0726
Western Surety Company 101 S Phillips Ave Sioux Falls, South Dakota	Winfield Fire Protection	

## **INTRODUCTION**

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

## **WHAT IS A DISCHARGE?**

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

## **WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?**

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

## **WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?**

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

## **OTHER BANKRUPTCY OPTIONS**

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

## **AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.**

<b>/s/ Gary Lee Deaton</b> Debtor's Signature	<b>July 7, 2005</b> Date	<b>/s/ Michele L Deaton</b> Joint Debtor's Signature	<b>July 7, 2005</b> Date
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